

REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 1-26 are canceled, and new claims 27-45 are added.

Claim 27 recites a motorized card reader module comprising a throat portion for receiving cards, a housing portion for containing a card read head, a shutter arm movable from a closed position to an open position to allow card to pass from the throat portion to the housing portion, and a sweeping arm movable from one side of the throat portion to an opposite side of the throat portion to detect any non-card obstruction in the throat portion.

None of the prior art including the prior art references of record discloses or suggests a motorized card reader module comprising a shutter arm movable from a closed position to an open position to allow card to pass from a throat portion to a housing portion, and a sweeping arm movable from one side of the throat portion to an opposite side of the throat portion to detect any non-card obstruction in the throat portion. Thus, claim 27 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 28 depends from claim 27 and is allowable for the reasons claim 27 is allowable and for the specific limitations recited therein. Claim 28 further recites that the sweeping arm is disposed between the throat portion and the housing portion. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 28 in combination with the structure recited in claim 27. Thus, claim 28 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 29 depends from claim 27 and is allowable for the reasons claim 27 is allowable and for the specific limitations recited therein. Claim 29 further recites (i) a card width switch including a card width switch arm pivotable from an undeflected position to a deflected position when a card is received in the throat portion, and (ii) means for detecting when the card width switch arm is in the deflected position to indicate a card received in the throat portion. None of the prior art including the prior art references of record discloses or

suggests the structure recited in claim 29 in combination with the structure recited in claim 27. Thus, claim 29 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 30 depends from claim 27 and is allowable for the reasons claim 27 is allowable and for the specific limitations recited therein. Claim 30 further recites that the sweeping arm is movable generally horizontally from the one side of the throat portion to the opposite side of the throat portion so that the sweeping arm traverses a substantially entire width of the throat portion. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 30 in combination with the structure recited in claim 27. Thus, claim 30 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 31 depends from claim 30 and is allowable for the reasons claim 30 is allowable and for the specific limitations recited therein. Claim 31 further recites that the sweeping arm includes (i) a leading edge, and (ii) a hook portion disposed on the leading edge. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 31 in combination with the structure recited in claim 30. Thus, claim 31 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 32 depends from claim 31 and is allowable for the reasons claim 31 is allowable and for the specific limitations recited therein. Claim 32 further recites that the sweeping arm includes a cutting mechanism for cutting a non-card obstruction in the throat portion. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 32 in combination with the structure recited in claim 31. Thus, claim 32 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 33 depends from claim 32 and is allowable for the reasons claim 32 is allowable and for the specific limitations recited therein. Claim 33 further recites a first sensor for detecting when the sweeping arm is moved to the one side of the throat portion. None of the prior art including the prior art references of record discloses or suggests the structure recited

in claim 33 in combination with the structure recited in claim 32. Thus, claim 33 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 34 depends from claim 33 and is allowable for the reasons claim 33 is allowable and for the specific limitations recited therein. Claim 34 further recites a second sensor for detecting when the sweeping arm is moved to the opposite side of the throat portion. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 34 in combination with the structure recited in claim 33. Thus, claim 34 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 35 depends from claim 33 and is allowable for the reasons claim 33 is allowable and for the specific limitations recited therein. Claim 35 further recites that the first sensor is located to detect if the cutting mechanism is damaged. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 35 in combination with the structure recited in claim 33. Thus, claim 35 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 36 depends from claim 31 and is allowable for the reasons claim 31 is allowable and for the specific limitations recited therein. Claim 36 further recites a resilient bias for biasing the hook portion so that the hook portion remains in contact with a card when the hook portion is deflected by the card. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 36 in combination with the structure recited in claim 31. Thus, claim 36 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 37 recites a motorized card reader module comprising a housing portion including means defining a card path along which a card is transportable, a throat portion including (i) means defining a card slot in registration with the card path of the housing portion, and through which a card is insertable, and (ii) a shutter mechanism including a

shutter member movable between an open position in which a card can pass between the card slot and the card path, and a closed position in which the shutter member blocks a card from passing between the card slot and the card path, and a sweeping mechanism including a sweeping member for sweeping a region between the card slot and the card path to detect the presence of an obstruction other than a card.

None of the prior art including the prior art references of record discloses or suggests a motorized card reader module comprising a throat portion including (i) means defining a card slot in registration with a card path of a housing portion, and through which a card is insertable, and (ii) a shutter mechanism including a shutter member movable between an open position in which a card can pass between the card slot and the card path, and a closed position in which the shutter member blocks a card from passing between the card slot and the card path, and a sweeping mechanism including a sweeping member for sweeping a region between the card slot and the card path to detect the presence of an obstruction other than a card. Thus, claim 37 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 38 depends from claim 37 and is allowable for the reasons claim 37 is allowable and for the specific limitations recited therein. Claim 38 further recites that the sweeping mechanism is disposed between the throat portion and the housing portion. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 38 in combination with the structure recited in claim 37. Thus, claim 38 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 39 depends from claim 37 and is allowable for the reasons claim 37 is allowable and for the specific limitations recited therein. Claim 39 further recites that the sweeping member includes a cutting mechanism for cutting an obstruction other than a card in the throat portion. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 39 in combination with the structure recited in claim 37. Thus, claim 39 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 40 depends from claim 39 and is allowable for the reasons claim 39 is allowable and for the specific limitations recited therein. Claim 40 further recites sensing means for detecting if the cutting mechanism is damaged. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 40 in combination with the structure recited in claim 39. Thus, claim 40 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 41 recites a self-service terminal comprising a fascia defining a card entry/exit slot, and a motorized card reader module in registration with the card entry/exit slot and including (i) a housing portion for containing a card read head, (ii) a shutter member movable from a closed position to an open position to allow card to pass between the card entry/exit slot and the housing portion, and (iii) a sweeping member movable from one side of the card entry/exit slot to an opposite side of the card entry/exit slot to detect any non-card obstruction in the card entry/exit slot.

None of the prior art including the prior art references of record discloses or suggests a self-service terminal comprising a motorized card reader module in registration with a card entry/exit slot of a fascia and including (i) a housing portion for containing a card read head, (ii) a shutter member movable from a closed position to an open position to allow card to pass between the card entry/exit slot and the housing portion, and (iii) a sweeping member movable from one side of the card entry/exit slot to an opposite side of the card entry/exit slot to detect any non-card obstruction in the card entry/exit slot. Thus, claim 41 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 42 depends from claim 41 and is allowable for the reasons claim 41 is allowable and for the specific limitations recited therein. Claim 42 further recites that the sweeping member includes a sweeping arm having a leading edge and a hook portion disposed on the leading edge. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 42 in combination with the structure recited in claim 41.

Thus, claim 42 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 43 depends from claim 42 and is allowable for the reasons claim 42 is allowable and for the specific limitations recited therein. Claim 43 further recites sensor means for (i) detecting when the sweeping arm is located at the one side of the card entry/exit slot, and (ii) detecting when the sweeping arm is located at the opposite side of the card entry/exit slot. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 43 in combination with the structure recited in claim 42. Thus, claim 43 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 44 recites a method of operating a motorized card reader module to prevent fraud. The method comprises the steps of receiving a card in a throat portion of the motorized card reader module; opening a shutter member to allow a card to move from the throat portion into a housing portion of the motorized card reader module, driving a sweeping member from one side of the throat portion to an opposite side of the throat portion to detect a non-card obstruction in the throat portion, monitoring the sweeping member to detect if the sweeping member reaches both sides of the throat portion, and activating an alert signal in response to detecting a failure of the sweeping member to reach both sides of the throat portion.

None of the prior art including the prior art references of record discloses or suggests a method of operating a motorized card reader module to prevent fraud, wherein the method comprises the steps of receiving a card in a throat portion of the motorized card reader module, opening a shutter member to allow a card to move from the throat portion into a housing portion of the motorized card reader module, driving a sweeping member from one side of the throat portion to an opposite side of the throat portion to detect a non-card obstruction in the throat portion, monitoring the sweeping member to detect if the sweeping member reaches both sides of the throat portion, and activating an alert signal in response to detecting a failure of the sweeping member to reach both sides of the throat portion. Thus,

claim 44 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 45 depends from claim 44 and is allowable for the reasons claim 44 is allowable and for the specific limitations recited therein. Claim 45 further recites the step of detecting deflection of a card width switch arm located within the throat portion prior to the step of opening the shutter member. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 45 in combination with the structure recited in claim 44. Thus, claim 45 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Michael Chan", is written over a horizontal line.

Michael Chan
Reg. No. 33,663
Attorney for Applicant(s)

NCR Corporation, Law Department, WHQ-5E
1700 S. Patterson Blvd., Dayton, OH 45479-0001
Tel. No. 937-445-4956/Fax No. 937-445-3733

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